

**Information to identify the case:**

Debtor 1	<u>Daniel Louis Wimer</u>	Social Security number or ITIN	xxx-xx-5567
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Wanda Ann Wimer</u>	Social Security number or ITIN	xxx-xx-1089
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-25119-CMG		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel Louis Wimer

Wanda Ann Wimer

1/2/24

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Daniel Louis Wimer  
Wanda Ann Wimer  
Debtors

Case No. 18-25119-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Jan 02, 2024

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel Louis Wimer, Wanda Ann Wimer, 9 Greenfield Drive, Allentown, NJ 08501-1636
cr	+ CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180
r	+ Joel Maxon, Harriet Downs Real Estate LLC, 147 North Main Street, Williston, FL 32696-2135
r	+ Yolanda Gulley, Re/Max Tri County, 2275 Hwy. 33, Suite 308, Hamilton Square, NJ 08690-1748
517834540	+ First Commerce Bank, Commercial Lending Department, 105 River Avenue, Lakewood, NJ 08701-4267

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 02 2024 22:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 02 2024 22:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517770853	Email/PDF: bncnotices@becket-lee.com	Jan 02 2024 22:45:19	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517670903	+ Email/PDF: bncnotices@becket-lee.com	Jan 02 2024 22:33:26	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
517670904	+ EDI: BANKAMER	Jan 03 2024 03:15:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
517726467	+ EDI: BANKAMER2	Jan 03 2024 03:15:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517670905	+ EDI: CITICORP	Jan 03 2024 03:15:00	Brand Source/citi Cbna, Attn: Bankruptcy, Po Box 6403, Sioux Falls, SD 57117-6403
517670907	+ EDI: CITICORP	Jan 03 2024 03:15:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517683312	EDI: DISCOVER	Jan 03 2024 03:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517670908	+ EDI: DISCOVER	Jan 03 2024 03:15:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517670909	Email/Text: rj@ffcc.com	Jan 02 2024 22:23:00	First Federal Credit & Collections, 24700 Chagrin Blvd, Suite 205, Cleveland, OH 44122
517681205	Email/Text: EBNBKNOT@ford.com	Jan 02 2024 22:24:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953
517712240	Email/Text: EBNBKNOT@ford.com	Jan 02 2024 22:24:00	Ford Motor Credit Company, LLC, POB 62180, Colorado Springs, CO 80962
519683785	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 02 2024 22:24:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO

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		Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing,	
519683784	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 02 2024 22:24:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
517670906	EDI: JPMORGANCHASE	Jan 03 2024 03:15:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517791719	Email/PDF: resurgentbknotifications@resurgent.com	Jan 02 2024 22:33:21	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517670910	+ Email/Text: EBNBKNOT@ford.com	Jan 02 2024 22:24:00	Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
517795535	EDI: PRA.COM	Jan 03 2024 03:15:00	Portfolio Recovery Associates, LLC, c/o Citicorp Credit Services, POB 41067, Norfolk VA 23541
517670911	+ Email/Text: clientservices@remexinc.com	Jan 02 2024 22:23:00	Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
518174054	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 02 2024 22:23:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518745722	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 02 2024 22:23:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton NJ 08695
518440459	+ Email/Text: bkelectronicnoticecourtmall@computershare.com	Jan 02 2024 22:23:00	Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720
517670912	+ Email/Text: bankruptcyreports@wakeassoc.com	Jan 02 2024 22:24:00	Wakefield & Associates, Attn: Bankruptcy, Po Box 441590, Aurora, CO 80044-1590
517741374	+ EDI: WFFC2	Jan 03 2024 03:15:00	Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
517670913	+ EDI: WFFC2	Jan 03 2024 03:15:00	Wells Fargo Hm Mortgag, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518440460	*+	Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2024

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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Date Rcvd: Jan 02, 2024

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
John R. Morton, Jr.	on behalf of Creditor CAB East LLC serviced by Ford Motor Credit Company LLC ecfmail@mortoncraig.com, mortoncraige cf@gmail.com
Michael Leonard Detzky	on behalf of Debtor Daniel Louis Wimer mldetzky@hotmail.com r40042@notify.bestcase.com
Michael Leonard Detzky	on behalf of Joint Debtor Wanda Ann Wimer mldetzky@hotmail.com r40042@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 11